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[12048/1]**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : Mark Damon Schneider et al.  
Serial No. : 09/819,778  
Filing Date : March 28, 2001  
For : CALCULATION METHOD  
AND APPARATUS  
Group Art Unit : 2124  
Examiner : Chuong D. Ngo  
Confirmation No. : 2626

**Mail Stop Issue Fee**  
Commissioner for Patents  
P.O. Box 1450  
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on

Date: 12/30/2004Signature: [Signature]

AARON C. DEDITCH  
(33,865)

**TRANSMITTAL**

SIR:

Transmitted herewith for filing in the above-identified patent application is a  
**STATEMENT OF THE SUBSTANCE OF THE INTERVIEW, COMMUNICATION  
IN RESPONSE TO EXAMINER AMENDMENT & SUPPLEMENTAL RESPONSE  
TO AMENDMENT of July 22, 2004.**

While no fees are believed to be due, the Commissioner is authorized, as appropriate and/or necessary, to charge any fees (including any Rule 136(a) extension fees) or credit any overpayment to Deposit Account No. **11-0600**. A duplicate copy of this transmittal letter is enclosed for that purpose.

Respectfully submitted,

Dated: 12/30/2004By: [Signature]

Aaron C. Deditch  
(Reg. No. 33,865)

KENYON & KENYON  
One Broadway  
New York, New York 10004  
(212) 425-7200  
**CUSTOMER NO. 26646**



[12048/1]

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Signature: [Signature]

AARON C. DEDITCH  
(33,865)

**STATEMENT OF THE SUBSTANCE OF THE INTERVIEW,  
COMMUNICATION IN RESPONSE TO EXAMINER AMENDMENT &  
SUPPLEMENTAL RESPONSE TO AMENDMENT of July 22, 2004**

SIR:

In response to the Notice of Allowance, Examiner Amendment and Interview  
Summary (for the examiner-initiated interview of November 21, 2004), all of which were  
mailed on December 2, 2004 (the one-month response date for which is January 3, 2005  
(since January 2, 2005 is a Sunday), our comments are as follows:

**Remarks begin on page 2 of this paper.**